

REMARKS

This Response is submitted in reply to the Office Action dated June 16, 2006, issued in connection with the above-identified application. Claims 1-14 are pending in the application. Claims 1 and 7-8 are amended by this Response, and no new matter has been introduced by these amendments. Entry and favorable reconsideration are respectfully requested. The Commissioner is authorized charge deposit account no. 02-1818 for any fees which are due and owing.

The Office Action rejected Claims 1-14 under 35 U.S.C. 102(e) as being anticipated by U.S. Patent No. 5,878,138 ("Yacobi"). Applicants respectfully disagree with and traverse these rejections.

Yacobi discloses an electronic asset system which includes a tamper-resistant electronic wallet that stores non-transferable electronic assets, an electronic asset issuer/collector, a payer, a recipient, a certificate authority and a fraud detection unit. The electronic asset issuer/collector transfers electronic assets to an electronic wallet of a payer. When a payer wishes to purchase goods or services from a recipient, electronic assets are transferred from the wallet of a payer to a recipient. The assets are non-transferable by the recipient, so they are marked as exhausted assets upon expenditure. The recipient then batch deposits the received electronic assets with the issuer/collector. The certificate authority issues certificates to the payer, the issuer/collector and the recipient. The certificates are used to authenticate the payer, issuer/collector and/or recipient during transactions. The fraud detection unit samples a subset of the exhausted assets received by the recipient to detect bad assets which have been used in a fraudulent manner. Upon detection, the fraud detection system identifies the electronic wallet that used the bad asset and marks it as a bad wallet. The fraud detection system then compiles a list of bad electronic wallets and distributes the list to warn potential recipients of the bad electronic wallets.

However, it is respectfully submitted that Yacobi does not disclose or suggest that the recipient has a plurality of reader/writer devices operable to communicate with the electronic wallet wherein the reader/writer devices do not store a key recorded in the electronic wallet. Further, it is respectfully submitted that Yacobi does not disclose or suggest that a second information giving and receiving means is in communication with a plurality of reader/writer devices associated with a third business entity and operable to communicate with the second

information processing apparatus wherein the reader/writer devices do not store the authentication information recorded in the second information processing apparatus.

For at least these reasons, it is respectfully submitted that Claim 1 and its dependent claims are each patentably distinguished over Yacobi and are in condition for allowance.

Further, it is respectfully submitted that Yacobi does not disclose or suggest anything about which of one or more business entities manages which components of its system. For similar reasons, it is respectfully submitted that Claims 3 and 4 are each patentably distinguished over Kambayashi and are in condition for allowance. It is also respectfully submitted that Yacobi does not disclose or suggest that a first business entity performs the management of an electronic service brand, of recording the authentication information used for authentication processing related to the electronic money service, of recording information regarding a second business entity and information regarding a tie-up agreement between the first business entity and the second business entity, and of recording information regarding a third business entity and information regarding a tie-up agreement between the first business entity and the third business entity as in Claim 7. Yacobi does not disclose or suggest which entity issues the electronic wallet and Yacobi does not disclose or suggest any tie-up agreements with respect to an issue of the electronic wallet, so it necessarily cannot disclose or suggest a first business entity managing the recording of information regarding a tie-up agreement between the first business entity and the second business entity (which issues a portable electronic device in which electronic money information is recorded).

For at least these reasons, it is respectfully submitted that Claim 7 is patentably distinguished over Yacobi and are in condition for allowance. For similar reasons, it is respectfully submitted that Claims 8 and 9 and their respective dependent claims are each patentably distinguished over Yacobi and are in condition for allowance.

For the foregoing reasons, Applicants respectfully submit that the present application is in condition for allowance and earnestly solicit reconsideration of same.

Respectfully submitted,

BY



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